

CENTRAL PACIFIC FINANCIAL CORP.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1022764	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$4,135	\$4,373	5.8%		
Loans	\$2,116	\$2,243	6.0%		
Construction & development	\$174	\$96	-44.5%		
Closed-end 1-4 family residential	\$751	\$850	13.1%		
Home equity	\$132	\$154	16.8%		
Credit card	\$0	\$0			
Other consumer	\$10	\$38	282.4%		
Commercial & Industrial	\$180	\$246	36.5%		
Commercial real estate	\$701	\$674	-4.0%		
Unused commitments	\$451	\$554	22.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,098	\$1,103	0.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$395	\$595	50.7%		
Cash & balances due	\$257	\$177	-31.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$243	\$307	26.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$248	\$293	18.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,594	\$3,782	5.2%		
Deposits	\$3,489	\$3,727	6.8%		
Total other borrowings	\$50	\$0	-99.9%		
FHLB advances	\$50	\$0	-99.9%		
Equity					
Equity capital at quarter end	\$530	\$581	9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$283	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.0%	13.6%	--		
Tier 1 risk based capital ratio	21.6%	21.5%	--		
Total risk based capital ratio	22.9%	22.7%	--		
Return on equity ¹	10.5%	9.5%	--		
Return on assets ¹	1.3%	1.3%	--		
Net interest margin ¹	3.5%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	91.2%	120.8%	--		
Loss provision to net charge-offs (qtr)	-110.8%	129.1%	--		
Net charge-offs to average loans and leases ¹	1.9%	-0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	40.2%	40.3%	5.5%	1.3%	--
Closed-end 1-4 family residential	6.2%	3.1%	0.1%	0.0%	--
Home equity	0.6%	1.2%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.3%	0.7%	0.4%	--
Commercial & Industrial	0.8%	1.4%	0.1%	0.1%	--
Commercial real estate	2.2%	1.4%	0.0%	0.3%	--
Total loans	6.3%	3.6%	0.5%	0.2%	--